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What is claimed is:

1. (amended) A stable, aqueous personal care or cosmetic formulation comprising:

- a) a starch-encapsulated hydrophobic compound; and  
b) water,

wherein said starch-encapsulated hydrophobic compound is essentially non-separable in said aqueous formulation.

8. (amended) The aqueous formulation of claim 1 wherein said hydrophobic compound is selected from the group consisting of mineral oils, oils of plant and animal origin, synthetic oils, fats, lipids, fatty acids, fatty alcohols, esters, ethers, wax, jojoba oil, soybean oil, silicones, vitamins vitamin A, D, E, and K, fragrances, emollients, petrolatum, pigments, water-insoluble polymers, anti-perspirants, sun screen actives, benzophenone-3 (oxybenzone), octyl methoxy cinnamate, water insoluble solvents, insect repellants, and mixtures thereof.

9. (amended) The aqueous formulation of claim 1 comprising at least 0.1 percent by weight and up to 99 percent by weight of said starch-encapsulated hydrophobic compound.

17. (amended) The aqueous formulation of claim 1 wherein said starch-encapsulated hydrophobic compound comprises from 1 to 80 percent by weight of said hydrophobic compound, based on the weight of said starch-encapsulated hydrophobic compound.

18. (amended) The aqueous formulation of claim 14 wherein said starch-encapsulated hydrophobic compound comprises from 5 to 65 percent by weight of said hydrophobic compound, based on the weight of said starch-encapsulated hydrophobic compound.

19. (amended) The aqueous formulation of claim 15 wherein said starch-encapsulated hydrophobic compound comprises from 20 to 40 percent by weight of said hydrophobic compound, based on the weight of said starch-encapsulated hydrophobic compound.

25. (amended) The process of claim 24 further comprising drying said starch-encapsulated hydrophobic compound after jet-cooking and prior to formulation.